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PTO/SB/97 (08-00)

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Attorney Docket No. 72167.000310  
Application Serial No: 09/868,176

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U.S. Application No. 09/868,176  
Attorney Docket No. 72167.000310

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/868,176 Confirmation No.: 6974  
Applicant : Nigel Knight et al.  
Filed : September 4, 2001  
Title : EURO Payment Routing and Intra-Day Flow Control System and  
Method  
TC/Art Unit : 3692  
Examiner: : Clement Graham  
  
Docket No. : 72167.000310  
Customer No. : 21967

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

This paper is filed as a response to the Office Action mailed October 4, 2006.  
Applicants respectfully request that the application be considered in view of the  
amendments and remarks made herein.

**Amendments** begin on page 2 of this paper.

**Remarks** begin on page 10 of this paper.